WE CLAIM

1.

A method for conducting mobile/commerce comprising:

verifying user authorization at a hand held device;

transmitting a transaction request from the hand held device;

transmitting an amount and a transaction identification in response to the transaction request, from a base unit;

displaying the amount at the hand held device;

transmitting a user identification and the transaction identification

10 from the hand held device; and

posting a credit transaction to the user identification from the base unit, as a function of the transaction identification.

- 2. The method of claim wherein the hand held device provides for interactive communication with the base unit.
- 15 3. The method of claim 1 wherein user authorization is verified using a biometric device.
 - 4. The method of claim 1 wherein user identification contains credit card information.
- 5. The method/of claim 1 further comprising:
 20 encrypting the user identification at the hand held device prior to transmitting.
 - 6. The method of claim 1 further comprising: decrypting the user identification at the base unit.

5

7. The method of claim 1 further comprising: initializing communication from the base unit to a financial institution.

8. The method of claim 1 further comprising:
encrypting the transaction identification from the base unit prior to transmitting.

- 9. The method of claim 1 further comprising: decrypting the transaction identification at the financial institution.
- 10. The method of claim 1 wherein transaction identification is used as a pointer to actual transaction information.
 - 11. The method of claim 1 further comprising:
 initializing communication from the base unit to a transaction totaling device.

15

5

10

15

m (5 IJ

[]

A system for conducting mobile commerce comprising: 13. means for authorizing a user; means for transmitting a transaction request from the user; means for transmitting an amount and a transaction identification in response to the transaction request;

means for notifying the user of the amount;

means for transmitting/a user identification and the transaction identification from the user; and

means for posting/a credit transaction to the user identification as a function of the transaction identification.

- 14. The system of claim 13 further comprising: means for/initiating communication to a transaction totaling device.
- 15. The system of claim 13 further comprising: means for initiating communication to a financial institution.
- 16. The system of claim 13 further comprising: means for allowing a user to accept a transaction based on the displayed amount.

5

10

15

20

17. A computer readable medium storing a computer program comprising:

computer readable code for authorizing a user;

computer readable code for transmitting a transaction request from a user;

computer readable code for transmitting an amount and a transaction identification in response to the transaction request;

computer readable code for displaying the amount to the user;

computer readable code for transmitting a user identification and the transaction identification from the user; and

computer readable code for posting a credit transaction to the user identification, as a function of the transaction identification.

18. The computer readable medium of claim 17 further comprising: computer readable code for initiating communication to a transaction totaling device.

19. The computer readable medium of claim 17 further comprising: computer readable code for initiating communication to a financial institution.

20. The computer readable medium of claim 15 further comprising: computer readable code for accepting a transaction from the user, based on the displayed amount.

- 14 -